

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
CLARK, SHELIA § Case No. 15-17108
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 66,746.00 (Without deducting any secured claims)	Assets Exempt: 19,560.00
Total Distributions to Claimants: 2,068.00	Claims Discharged Without Payment: 22,245.92
Total Expenses of Administration: 6,358.79	

3) Total gross receipts of \$ 8,426.79 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 8,426.79 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 70,605.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	6,358.79	6,358.79	6,358.79
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	23,961.00	22,540.92	22,540.92	2,068.00
TOTAL DISBURSEMENTS	\$ 94,566.00	\$ 28,899.71	\$ 28,899.71	\$ 8,426.79

4) This case was originally filed under chapter 7 on 05/14/2015 . The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/11/2016 By: /s/Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Bank Accounts - Wells Fargo *2517	1229-000	8,426.79
TOTAL GROSS RECEIPTS		\$ 8,426.79

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 ALLY Financial Attn: Bankruptcy Dept. 200 Renaissance Ctr Detroit MI 48243		8,691.00	NA	NA	0.00
	2 Wells Fargo HM Mortgag Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701		54,687.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	3 WFDS Attn: Bankruptcy Dept. Po Box 1697 Winterville NC 28590		7,227.00	NA	NA	0.00
	WFDS		0.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 70,605.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE	2100-000	NA	1,592.68	1,592.68	1,592.68
ARTHUR B. LEVINE COMPANY	2300-000	NA	6.10	6.10	6.10
Associated Bank	2600-000	NA	22.51	22.51	22.51
BALDI BERG	3110-000	NA	4,737.50	4,737.50	4,737.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 6,358.79	\$ 6,358.79	\$ 6,358.79

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	[X] None		0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	10 Sears/CBNA Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117		748.00	NA	NA	0.00
	11 Synch/CARE CREDIT Attn: Bankruptcy Dept. Po Box 965036 Orlando FL 32896		0.00	NA	NA	0.00
	12 Synch/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896		0.00	NA	NA	0.00
	5 Credit ONE BANK N.A. C/O Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123		1,025.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	6 Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193		0.00	NA	NA	0.00
	Blitt and Gaines, PC Bankruptcy Dept. 661 Glenn Ave. Wheeling IL 60090		0.00	NA	NA	0.00
	Clerk, Fourth Mun Div Bankruptcy Dept. 1500 Maybrook Dr #236 Maywood IL 60153		0.00	NA	NA	0.00
000002	CAPITAL ONE BANK (USA), N.A.	7100-000	2,736.00	2,876.78	2,876.78	263.93
000003	CAPITAL ONE BANK (USA), N.A.	7100-000	491.00	655.22	655.22	60.11
000004	CAPITAL ONE BANK (USA), N.A.	7100-000	944.00	1,152.80	1,152.80	105.76
000005	CAPITAL ONE BANK (USA), N.A.	7100-000	3,492.00	3,492.26	3,492.26	320.39
000001	CAVALRY SPV I, LLC AS ASSIGNEE	7100-000	1,578.00	1,577.61	1,577.61	144.74
000006	DELL FINANCIAL SERVICES, LLC	7100-000	7,529.00	7,529.47	7,529.47	690.79

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000007	MERRICK BANK	7100-000	2,504.00	2,342.47	2,342.47	214.91
	PORTFOLIO RECOVERY					
000008	ASSOCIATES, LLC	7100-000	2,914.00	2,914.31	2,914.31	267.37
TOTAL GENERAL UNSECURED CLAIMS			\$ 23,961.00	\$ 22,540.92	\$ 22,540.92	\$ 2,068.00

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8Case No: 15-17108 Judge: Jacqueline P. Cox
Case Name: CLARK, SHELIATrustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 05/14/15 (f)
341(a) Meeting Date: 06/18/15
Claims Bar Date: 11/20/15

For Period Ending: 05/11/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2424 S 19th Ave Broadview, IL 60155 (Debtor's Res	66,600.00	0.00		0.00	FA
2. Bank Accounts - Wells Fargo *2517 (u) Funds held in Wells Fargo Acct No. 2517	0.00	8,426.79		8,426.79	FA
3. Chase Checking Account	10.00	0.00		0.00	FA
4. Household Goods	2,000.00	0.00		0.00	FA
5. Books and Art Objects	50.00	0.00		0.00	FA
6. Wearing Apparel	100.00	0.00		0.00	FA
7. Pension / Profit Sharing	Unknown	0.00		0.00	FA
8. 2010 Chevy Cobalt	7,987.00	0.00		0.00	FA
9. 2010 Hyundai Sonata	9,559.00	0.00		0.00	FA
10. Term Life Policy No cash value	0.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$86,306.00	\$8,426.79	\$8,426.79	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Shortly after the case was filed, Trustee recieved notification from Wells Fargo bank of funds held on account in the name of the Debtor; Debtor did not schedule the Wells Fargo account on her schedules of assets; Debtor claimed the funds belonged to her sister but did not provide any evidence thereof. Trustee issued a subpoena to Wells Fargo and received documentation indicating that the funds belonged to the Debtor. Trustee obtained an order directing Wells Fargo to turnover the proceeds of the bank account; Trustee reviewed claims and prepared his TFR.

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

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Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 05/14/15 (f)
341(a) Meeting Date: 06/18/15
Claims Bar Date: 11/20/15

March 09, 2016, 04:24 pm Final report filed 3/3/16 with UST.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17108 -JPC
Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7485 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9807
For Period Ending: 05/11/16

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/24/15	2	WELLS FARGO - CASHIER'S CHECK PO BOX 5110, MAC N9777-016 SIOUX FALLS, SD 57117-5110	BALANCE FORWARD TURNOVER OF BANK FUNDS	1229-000	8,426.79		0.00 8,426.79
10/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	8,416.79
11/06/15		Associated Bank	BANK SERVICE FEE	2600-000		12.51	8,404.28
02/15/16	001001	ARTHUR B. LEVINE COMPANY 370 Lexington Avenue, Suite 1101 New York, NY 10017	Bond Premium Payment 2016 Bond Premium Payment	2300-000		6.10	8,398.18
04/15/16	001002	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Trustee Compensation	2100-000		1,592.68	6,805.50
04/15/16	001003	BALDI BERG 20 NORTH CLARK STREET SUITE 200 CHICAGO, IL 60602	Attorney for Trustee Fees (Trustee	3110-000		4,737.50	2,068.00
04/15/16	001004	Cavalry SPV I, LLC as assignee of GE Capital Retail Bank/Care Credit 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Claim 000001, Payment 9.17464%	7100-000		144.74	1,923.26
04/15/16	001005	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Claim 000002, Payment 9.17449%	7100-000		263.93	1,659.33
04/15/16	001006	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Claim 000003, Payment 9.17402%	7100-000		60.11	1,599.22
04/15/16	001007	Capital One Bank (USA), N.A.	Claim 000004, Payment 9.17418%	7100-000		105.76	1,493.46

Page Subtotals 8,426.79 6,933.33

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Account Number / CD #: *****7485 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9807
For Period Ending: 05/11/16

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/15/16	001008	by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 Capital One Bank (USA), N.A.	Claim 000005, Payment 9.17429%	7100-000		320.39	1,173.07
04/15/16	001009	by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 Dell Financial Services, LLC Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	Claim 000006, Payment 9.17448%	7100-000		690.79	482.28
04/15/16	001010	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368	Claim 000007, Payment 9.17450%	7100-000		214.91	267.37
04/15/16	001011	Portfolio Recovery Associates, LLC successor to GE CAPITAL RETAIL BANK (WAL-MART) POB 41067 Norfolk VA 23541	Claim 000008, Payment 9.17438%	7100-000		267.37	0.00

Page Subtotals 0.00 1,493.46

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7485 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9807
For Period Ending: 05/11/16

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					8,426.79	8,426.79	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					8,426.79	8,426.79	
Less: Payments to Debtors						0.00	
Net					8,426.79	8,426.79	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****7485					8,426.79	8,426.79	0.00
					8,426.79	8,426.79	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00